

IF YOU TAKE A LEAVE OF ABSENCE, ENTER THE MILITARY, OR RETIRE

If you take a leave of absence for a period of time, enter the military for more than 30 days of active duty, or retire, your benefits and costs will be affected this way:

Benefit	For Personal and Family Leave . . .	For Short-Term Disability, Long-Term Disability, or Workers' Compensation Leave . . .	For Military Leave . . .	If You Take Early Retirement . . .	If You Retire at Normal Retirement Age . . .
Medical	Coverage continues for 90 days at current rate; after 90 days you can continue under COBRA.	Coverage continues at current rate; if you are on LTD, your premium is waived.	Coverage for dependents only, at current rate. You can continue other coverage under COBRA.	You can continue coverage (see page 12 of this section and the "Medical" section, page 32).	Medicare supplement plan available to you and dependents if you pay the full cost.*
Dental	Coverage continues for 90 days at current rate; after 90 days you can continue under COBRA.	Coverage continues at current rate; if you are on LTD, your premium is waived.	Coverage for dependents only, at current rate. You can continue other coverage under COBRA.	You can continue coverage for you and dependents for up to 18 months through COBRA (see page 12).	Not available.
Vision	Coverage continues for 90 days at current rate; after 90 days you can continue under COBRA.	Coverage continues at current rate; if you are on LTD, your premium is waived.	Coverage for dependents only, at current rate. You can continue other coverage under COBRA.	You can continue coverage for you and dependents for up to 18 months through COBRA (see page 12).	Not available.
Health Care Flexible Spending Account (FSA)	Contributions may be continued for 90 days; you may continue to use the FSA until the end of the calendar year.	Coverage continues while on a paid Short-Term Disability. Coverage ends once LTD coverage begins.	You can continue coverage under COBRA.	You can continue coverage under COBRA.	You can continue coverage under COBRA.
Dependent Day Care Flexible Spending Account (FSA)	Depending on leave type, contributions may be continued for 90 days; you may continue to use the FSA until the end of the calendar year.	Coverage ends at onset of disability. You may continue to submit claims for expenses incurred prior to that time.	Not available.	Not available.	Not available.

* Proof of good health may be required.

Personal Life Insurance	Company-paid portion: (4 X base pay) continues for 90 days, then you can convert to an individual policy. Additional coverage: you pay full premium for 90 days, then you can convert to an individual policy.	Company-paid portion and additional coverage: continue for 12 months after disability begins; after 12 months, all coverage continues at no cost for remainder of total disability as defined by plan.	Company-paid portion: (4 X base pay) continues for 60 days, then you can convert to an individual policy. Additional coverage: you can convert to an individual policy.	First year: 1 X base pay to \$20,000 at no cost to you. Second year: 50% of your base pay to \$10,000 at no cost to you. Third and remaining years: \$5,000 at no cost to you. You can convert the company-paid insurance and additional coverage to an individual policy.	First year: 1 X base pay to \$20,000 at no cost to you. Second year: 50% of your base pay to \$10,000 at no cost to you. Third and remaining years: \$5,000 at no cost to you. You can convert the company-paid insurance and additional coverage to an individual policy.
Dependent Life Insurance	You pay full premium for 90 days, then you can convert to an individual policy.	Continues for 12 months after disability begins plus 31-day grace period during which you can convert to an individual policy.	Coverage continues for 60 days at current rate, then you can convert to an individual policy.	Coverage ends on the last day of the month in which you leave employment.	Coverage ends on the last day of the month in which you leave employment.
Personal Accident insurance	Coverage continues to the last day of the month in which the leave commences.	Company-paid portion and additional coverage continue at current rate for 12 months after disability begins; after 12 months, all coverage ends.	Not available.	Coverage ends on the last day of the month in which you leave employment.	Coverage ends on the last day of the month in which you leave employment.
Long-Term Disability	Coverage continues to the last day of the month following the month in which the leave commences. Then you may be able to convert to an individual policy if you were covered for at least 12 months.	50% option: continues at no cost to you. 60% option: you can continue coverage paying full cost; after LTD benefit begins, premium is waived.	Not available.	Coverage ends the day on which you leave employment.	Coverage ends the day on which you leave employment.
Personal Assistance Service (PAS) Plan	Coverage continues for 90 days.	Coverage continues for 60 days.	Coverage continues for 60 days.	Coverage continues for 60 days.	Coverage continues for 60 days.

WHEN COVERAGE ENDS

Coverage under the MBNA benefits plan can end at different times, depending on the situation. This chart provides a summary of when coverage ends and how to continue your coverage, if possible:

Plan	Leave Employment	Retire*	Change to Ineligible Employment Status**	Certified Disabled	Continuation of Coverage Available
Medical	For you: on the last day of the month in which you leave employment. For your dependents: on the last day of the month in which you leave employment; or on December 31 of the year in which they lose eligibility because they reach the maximum age or are no longer full-time students.	For you: on the last day of the month in which you leave employment. For your dependents: on the last day of the month in which you leave employment; or on December 31 of the year in which they lose eligibility because they reach the maximum age or are no longer full-time students. Note: If you retire* before age 65, you can continue coverage under the medical plan to age 65. This continuation of coverage does not apply to the dental and vision plans.	For you: on the last day of the month in which you change to an ineligible status, such as part-time. For your dependents: on the last day of the month in which you change to an ineligible status; or on December 31 of the year in which they lose eligibility because they reach the maximum age or are no longer full-time students.	Coverage will continue to be primary as long as you receive LTD benefits, up to age 65.	You can continue coverage through COBRA by paying group rates. See page 12 of this section for more information on COBRA benefits.
Dental	Same as for medical.	Same as for medical.	Same as for medical.	Same as for medical.	Through COBRA, as above.
Vision	Same as for medical.	Same as for medical.	Same as for medical.	Same as for medical.	Through COBRA, as above.
Flexible Spending Accounts	You may continue to make contributions to the health care account through COBRA, only on an after-tax basis.	You may continue to make contributions to the health care account through COBRA, only on an after-tax basis.	You may continue to make contributions to the health care account through COBRA, only on an after-tax basis.	You may continue to make contributions to the health care account through COBRA, only on an after-tax basis.	You can continue to be reimbursed for any eligible expenses incurred prior to the date in which the event occurs. You may submit claims until the following March. (See page 12 of this section for more information on COBRA benefits.)
Personal Life Insurance	The last day of the month in which you leave employment.	The amount of your coverage will decrease. See page 9 of this section for more information.	The last day of the month in which you change to an ineligible status, such as part-time.	Coverage will continue if you are considered disabled according to the life insurance policy in effect at the onset of disability.	You may convert your policy to an individual policy. See page 25 of the "Life and Accident Insurance" section for more information.